

EXHIBIT 14

From: [Will McNae](#)
To: [Ann Cosimano](#)
Subject: Re: ARAG Case No: 3795775
Date: Wednesday, December 4, 2024 10:06:14 AM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)
[image004.png](#)
[image005.png](#)
[image006.png](#)

Thank you so much!! She's away on a cruise but still working. I greatly appreciate your assistance.

Have a nice day. Will

From: Ann Cosimano <Ann.Cosimano@ARAGlegal.com>
Sent: Wednesday, December 4, 2024 9:32:21 AM
To: Will McNae <prose.wmcnae@gmail.com>
Subject: RE: ARAG Case No: 3795775

Will,

I have followed up with Ms. Hall and received an out of office email but anticipate I will hear back from her shortly.

Ann

From: Will McNae <prose.wmcnae@gmail.com>
Sent: Tuesday, December 3, 2024 4:43 PM
To: Ann Cosimano <Ann.Cosimano@ARAGlegal.com>
Subject: Re: ARAG Case No: 3795775

Hello Ms. Cosimano,

I do not know what the topic is but wanted to gently *nudge* your inbox that Ms. Keisha Hall is waiting on a reply from you regarding an email she sent last week. I think it has something to do with her diligence with operating within the scope of the contract with ARAG - but I do not know specifics.

Thank you,
Will

On Fri, Nov 22, 2024 at 3:32 PM Ann Cosimano <Ann.Cosimano@araglegal.com> wrote:

Mr. McNae,
Thank you for your message. I understand you have retained Keisha Hall to represent you. I have returned all necessary paperwork to her.

In response to the issues raised below, Network Attorneys have shared their normal hourly rates with ARAG. I find these rates, generally, reflect the attorney's years of experience and areas of practice among other things. Given the uniqueness of this circumstance, rather than expecting a Network Attorney to accept ARAG's standard fee schedule, ARAG has indicated a willingness to pay the attorney's the normal hourly rates they have on file with ARAG. My message to you was to express that, when you are indicating to an attorney that ARAG was willing to pay more than their normal hourly rate, it complicates the retention process.

Let me know if you have any questions.

Ann

From: Will McNae <prose.wmcnae@gmail.com>
Sent: Wednesday, November 20, 2024 11:23 PM
To: Ann Cosimano <Ann.Cosimano@ARAGlegal.com>; Mullaly, Michael T. <michael.mullaly@squirepb.com>; Ronda McNae <RondaMcNae@gmail.com>; Service_US <service@araglegal.com>
Subject: Re: ARAG Case No: 3795775

Ms. Cosimano,

I have spent over 10 hours interviewing and practically pleading with attorneys to take my case. I've referred three attorneys to ARAG, and two of them have now explicitly stated they won't take my case because of ARAG's fees and funding limitations. This is beyond unacceptable.

Frankly, I am questioning whether I should waste any more of my time trying to secure new counsel, only for ARAG to dissuade them with inadequate compensation terms.

Richard Gomez agreed to a negotiated rate. It is entirely reasonable for new counsel to be afforded the same opportunity. ARAG's constant interference and inconsistent rate agreements are sabotaging my ability to retain competent representation. You agreed to rates with Alaina and Stephanie when they were out of network, and then terminated their services. You negotiated a higher-than-standard rate with Gomez. Yet now, you're unwilling to extend similar terms to new counsel, despite Gomez being demonstrably incapable of providing adequate representation.

ARAG's actions are directly undermining my case and leaving me without sufficient legal support. You need to provide a meaningful solution for the attorneys I've referred to you and stop hindering the process with shifting expectations and

inadequate offers.

Please address this issue immediately and let me know how ARAG intends to rectify this situation.

Thank you,
Will McNae

From: Ann Cosimano <Ann.Cosimano@ARAGlegal.com>

Sent: Wednesday, November 20, 2024 12:22:35 PM

To: Will McNae <prose.wmcnae@gmail.com>

Subject: RE: ARAG Case No: 3795775

Mr. McNae,

I have been receiving phone calls from attorneys who may be interested in assisting you with your case. The attorneys have been indicating an expectation of how much ARAG will be willing to pay them based upon conversations with you. Please avoid discussing fees with attorneys. This will prevent confusion when I negotiate their compensation according to ARAG's policies. ARAG has recurring relationships with these attorneys and negotiates fees based upon those policies. Having clients participate in the fee establishment process introduces complications that may make the attorney less likely to contract with us to take your case.

Let me know if you have any questions,

Ann

From: Will McNae <prose.wmcnae@gmail.com>

Sent: Wednesday, November 6, 2024 1:06 PM

To: Ann Cosimano <Ann.Cosimano@ARAGlegal.com>; Legal_US <legal@araglegal.com>

Subject: Re: ARAG Case No: 3795775

Some people who received this message don't often get email from prose.wmcnae@gmail.com. [Learn why this is important](#)

Hello Ann,

I was provided the full case number which ends in "-002". Please disregard this request for assistance. Thank you. Will

On Wed, Nov 6, 2024 at 10:40 AM Will McNae <prose.wmcnae@gmail.com> wrote:

Hello Ann,

I have been asked for the full case number - would you please assist me? There is usually a "-00" number in addition to the 3795775.

Thank you,

Will

From: Ann Cosimano <Ann.Cosimano@ARAGlegal.com>

Sent: Friday, October 18, 2024 10:23:19 AM

To: prose.wmcnae@gmail.com <prose.wmcnae@gmail.com>

Subject: ARAG Case No: 3795775

Insured: William McNae

Member ID: 177202672170

Certificate No.: C100014

Policy Period: October 1, 2023 to December 31, 2023

ARAG Case No: 3795775

Litigation: *Michael Fitzgerald v. William McNae*

Case No. 2023-025855-CA-01 (Circuit Court Of The 11th

Judicial Circuit For Miami Dade County, Florida)

Mr. McNae,

Thank you for your recent message. Mr. Fadduol emailed me September 25, 2024, indicating Mr. Gomez had withdrawn from your representation and inquiring about the process for you to explore use of a different Network Attorney. I responded that if you would like to identify Network Attorneys you would be interested in working with, ARAG can discuss fee schedule terms with them. The names of the attorneys can be sent to me or to legal@araglegal.com.

To assist you in determining whether you would like to retain a Network Attorney to assist you, I have attached a list of Network Attorneys in the Miami area who have indicated they practice in this area of law and also that they will consider matters involving litigation. I encourage you to log in to your account at (araglegal.com) to review profiles and ratings and reviews for the attorneys included on the list. Once logged in, you would click on the Attorneys tab on the left navigation bar. If you scroll to the bottom of the Attorney page, you will be able to search by attorney name and location.

Best regards,

Ann Cosimano



Ann Cosimano | She/Her

General Counsel

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